

**Companies with Indiana Partnership Long Term Care Policies (4/2005)**

<b>INSURANCE COMPANY</b>	<b>*POLICY TYPES</b>	<b>AM BEST<sup>1</sup></b>	<b>MOODY'S<sup>1</sup></b>	<b>STANDARD &amp; POOR'S<sup>1</sup></b>
Bankers Life and Casualty Company	3,4	B++	Ba-3	BB-
CNA (Continental Casualty Company) (Group policies only)	3,4	Not rated	Baa-1	A-
CUNA Mutual Life Insurance Company (Available only through credit unions)	3	A	Not rated	Not rated
GE Capital Assurance Company	3,4	A+	Aa-3	AA-
John Hancock Life Insurance Company	3,4	A++	Aa-3	AA
MedAmerica Insurance Company (Individual & Group policies) (Hartford Life's LTC business was purchased by this company.)	3,4	A-	Not rated	A-
Metropolitan Life Insurance Company	3,4	A+	Aa-2	AA
Penn Treaty Network America Insurance Company	1,2	B-	Not rated	B-
State Farm Mutual Automobile Insurance Company	3	A++	Aa-1	AA
United Teacher Associates Insurance Company (Group policies)	3	A-	Not rated	Not rated

\* **(1) Comprehensive policy** - covers both nursing home and home care. **(2) LTC Facility policy** - covers care only in a facility such as a nursing home.  
**(3) Tax-Qualified Comprehensive policy** - eligible for federal tax deduction. **(4) Tax-qualified LTC Facility policy** - eligible for federal tax deduction.

<sup>1</sup>Financial Stability Ratings – Explanation of ratings on reverse side.

**Experience shows the best resource for specific policy information is your local certified Indiana Partnership agent.  
To obtain a free copy of the *Indiana Partnership Select Agent Directory*, call 317-233-1470.**

**[www.longtermcareinsurance.IN.gov](http://www.longtermcareinsurance.IN.gov)**

## Rating Scales and Definitions

### A.M. Best Company

A++	Superior
A+	
A	Excellent
A-	
B++	Very Good
B+	
B	Fair
B-	
C++	Marginal
C+	
C	Weak
C-	
D	Poor
E	Under State Supervision
F	In Liquidation
S	Rating Suspended

### **Rating Modifiers**

g	Group
p	Pooled
v	Reinsurance
u	Under Review

### Moody's Investment Service

Aaa	Exceptional
Aa	Excellent
A	Good
Baa	Adequate
Ba	Questionable
B	Poor
Caa	Very Poor
Ca	Extremely Poor
C	Lowest

### **Modifiers:**

- 1 = High end generic category
- 2 = Middle of generic category
- 3 = Low end generic category

### Standard & Poor's

#### **Secure Range:**

AAA	Superior
AA	Excellent
A	Good

BBB Adequate

#### **Vulnerable Range:**

BB	May be adequate, but vulnerable
B	Vulnerable
CCC	Extremely Vulnerable

R	Regulatory Action
pi	Rating based on public information only

### **Modifiers:**

Plus (+) or Minus (-): Relative standing within major rating category

Since company ratings can change, you are encouraged to check your local public libraries or the internet for the most current ratings.

(Information obtained May 2004)

